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## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF LOUISIANA

IN RE:

JHAELYN A. ODOM

CASE NO. 19-10400

**DEBTOR** 

CHAPTER 13

## **REASONS FOR DECISION**

The chapter 13 trustee has moved to dismiss the debtor's case for failure to make plan payments<sup>1</sup> totaling \$4,220 when the motion was filed. Debtor's counsel responded that the debtor lost his job but is now employed.<sup>2</sup> Oral argument on the motion is not necessary.

The motion was originally noticed for hearing on March 18, 2020. However, after the courthouse closed due to the COVID-19 pandemic, the court on its own motion twice continued the hearing: first to April 15, 2020 and then to May 6, 2020.<sup>3</sup> The debtor thus has had more than two months to cure the payment default. The trustee has not withdrawn the motion and nothing in the record suggests that the debtor has cured the default. In the two months since the trustee moved to dismiss his case, the debtor has not amended his response to the motion, filed a modified plan or sought suspension of plan payments.

Bankruptcy Code section 1326(a)(1) provides that a chapter 13 "debtor shall commence making plan payments not later than 30 days after the date of the filing of the plan or the order for relief, whichever is earlier." Failure to make plan payments is "cause" for dismissal under

<sup>&</sup>lt;sup>1</sup> Trustee's Motion to Dismiss, P-43.

<sup>&</sup>lt;sup>2</sup> P-46.

<sup>&</sup>lt;sup>3</sup> P-48 and 50.

section 1307(c)(6) as a "material default by the debtor with respect to a term of the confirmed plan."<sup>4</sup>

Accordingly, by separate order, the court will grant the trustee's motion to dismiss the case.

Baton Rouge, Louisiana, May 5, 2020.

<u>s/ Douglas D. Dodd</u> DOUGLAS D. DODD UNITED STATES BANKRUPTCY JUDGE

<sup>&</sup>lt;sup>4</sup> See In re Mallory, 444 B.R. 553 (S.D. Texas 2011) (debtor's failure to make plan payments for three and one-half months was a material default supporting dismissal).